



# Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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**BHC Name** [EB ACQUISITION COMPANY, LLC](#)

**City/State** [UNIVERSITY PARK, TX](#)

## Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [19,142,908](#)

Peer Group Number: [1](#) Number in Peer Group: [128](#)

Number of Bank Subsidiaries: [1](#)

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

[EB ACQUISITION COMPANY, LLC](#)  
[6565 HILLCREST AVENUE, 6TH FLOOR](#)  
  
[UNIVERSITY PARK, TX 75205](#)

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BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000) .....	18,025,135	9,787,814	5,942,502	5,581,237	
Net income (\$000) .....	35,769	22,092	40,824	25,877	
Number of BHCs in peer group .....	128	125	154	148	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	3.19	2.77	77	3.77	3.01	84	3.97	3.33	89	3.91	3.29	90			
+ Non-interest income .....	0.39	1.21	12	0.62	1.32	19	0.73	0.90	41	0.86	0.93	48			
- Overhead expense .....	2.38	2.57	48	3.23	2.69	78	3.09	2.58	78	3.37	2.60	87			
- Provision for credit losses .....	0.64	0.51	70	0.36	0.15	91	0.38	0.12	91	0.38	0.11	95			
+ Securities gains (losses) .....	0	0.02	16	0	0.01	35	0	0	62	0	0.01	51			
+ Other tax equivalent adjustments .....	0	0	82	0	0	7	0	0	76	0	0	81			
= Pretax net operating income (tax equivalent) .....	0.57	1.04	15	0.80	1.56	7	1.22	1.55	25	1.02	1.55	10			
Net operating income .....	0.20	0.81	12	0.23	1.19	6	0.69	1.22	5	0.46	0.95	9			
Net income .....	0.20	0.82	12	0.23	1.19	6	0.69	1.22	5	0.46	0.95	8			
Net income (Subchapter S adjusted) .....		1.18			1.17			1.41			1.11				
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.76	3.55	61	4.65	4.41	68	4.81	4.38	83	4.51	4.06	83			
Interest expense .....	0.22	0.52	12	0.43	1.08	7	0.40	0.81	12	0.19	0.54	6			
Net interest income (tax equivalent) .....	3.54	3.01	78	4.22	3.33	83	4.41	3.58	94	4.33	3.54	94			
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.21	0.27	50	0.38	0.21	81	0.43	0.09	96	0.12	0.10	66			
Earnings coverage of net loan and lease losses (X) .....	9.50	22.91	42	4.65	24.40	19	4.96	29.27	20	15.56	0.97	49			
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.16	1.58	27	0.37	0.83	13	0.63	0.94	16	0.58	0.95	14			
Allowance for loan and lease losses / Total loans and leases .....	1.16	1.55	28	0.37	0.81	13	0.58	0.93	14	0.54	0.94	13			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.47	0.71	34	0.73	0.57	69	0.20	0.57	18	0.28	0.57	20			
30-89 days past due loans and leases / Total loans and leases .....	0.83	0.39	86	0.78	0.43	85	1.07	0.32	96	1.22	0.32	96			
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	-7.04	3.20	22	-9.31	14.45	4	8.46	13.54	30	11.55	13.97	37			
Net short-term noncore funding dependence .....	-7.40	-4.76	33	-10.37	3.38	13	7.93	8.57	45	11.22	9.65	56			
Net loans and leases / Total assets .....	57.43	61.58	29	58.88	63.77	26	74.97	73.30	54	74.93	72.64	57			
<b>Capitalization</b>															
Tier 1 leverage ratio .....	8.33	9.13	29	8.45	9.76	15	8.76	10.37	17	9.55	10.04	40			
Holding company equity capital / Total assets .....	4.93	11.16	0	5.11	12.43	1	11.15	11.21	49	11.20	10.84	60			
Total equity capital (including minority interest) / Total assets .....	12.89	11.29	73	13.36	12.57	61	14.14	11.30	86	14.27	10.89	91			
Common equity tier 1 capital / Total risk-weighted assets .....	13.81	12.38	79	13.01	12.17	76	10.70	12.37	25	11.77	11.90	56			
Net loans and leases / Equity capital (X) .....	11.64	5.58	97	11.52	5.21	99	6.72	6.70	52	6.69	6.82	49			
Cash dividends / Net income .....	0	42.30	4	0	33.12	3	0	24.05	9	0	32.32	8			
Cash dividends / Net income (Subchapter S adjusted) .....		-0.65			-12.02			35.12			19.39				
<b>Growth Rates</b>															
Assets .....	11.27	16.68	35	185.21	9.26	99	7	9.35	53	0.79	9.89	12			
Equity capital .....	7.36	6.99	61	30.70	10.49	88	6.52	12.50	33	4.07	13.71	16			
Net loans and leases .....	8.54	9.07	56	123.97	9.10	98	7.07	10.51	48	3.23	12.54	14			
Noncore funding .....	-42.83	-12.18	13	26.62	6.59	82	-11.93	6.76	26	36.69	-3.35	85			
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.77	38	0	1.02	36	0	0.03	45	0	0.02	46			
Long-term debt / Equity capital .....	0	13.56	10	0	13.04	13	0	3.76	28	0	4.39	27			
Equity investment in subsidiaries / Equity capital .....	100	102.81	35	100	103.22	35	100	104.10	36	100	105.17	34			
Cash from ops + noncash items + op expense / Op expense + dividends .....		147.24			190.27			123.74			100.80				

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	529,952	355,613	235,569	208,540		49.02	902.12
Income from lease financing receivables.....	2	9	3	130		-77.78	-99.44
Fully taxable income on loans and leases.....	529,860	355,622	235,572	208,670		49.00	895.30
Tax-exempt income on loans and leases.....	94	0	0	0			3033.33
Estimated tax benefit on income on loans and leases.....	22	0	0	0			
Income on loans and leases (tax equivalent).....	529,976	355,622	235,572	208,670		49.03	895.47
Investment interest income (tax equivalent).....	76,590	40,148	17,791	16,465		90.77	298.20
Interest on balances due from depository institutions.....	1,866	8,931	2,056	1,176		-79.11	1906.45
Interest income on other earning assets.....	3,125	2,295	1,632	1,435		36.17	73.90
Total interest income (tax equivalent).....	611,557	406,996	257,051	227,746		50.26	722.39
Interest on time deposits of \$250K or more.....	4,313	4,122	2,470	603		4.63	
Interest on time deposits < \$250K.....	8,532	4,499	2,112	979		89.64	
Interest on foreign office deposits.....	0	0	0	0			
Interest on other deposits.....	21,876	19,702	4,898	2,947		11.03	7366.21
Interest on other borrowings and trading liabilities.....	47	7,935	10,526	3,639		-99.41	-31.88
Interest on subordinated debt and mandatory convertible securities.....	1,352	1,352	1,352	1,352		0.00	
Total interest expense.....	36,120	37,610	21,358	9,520		-3.96	3359.77
Net interest income (tax equivalent).....	575,437	369,386	235,693	218,226		55.78	684.84
Non-interest income.....	70,748	60,729	43,180	47,929		16.50	384.97
Adjusted operating income (tax equivalent).....	646,185	430,115	278,873	266,155		50.24	635.08
Overhead expense.....	429,538	316,206	183,817	187,877		35.84	574.81
Provision for credit losses.....	114,745	35,324	22,520	21,457			4337.16
Securities gains (losses).....	0	0	37	144			-100.00
Other tax equivalent adjustments.....	1	-1	1	2			-99.90
Pretax net operating income (tax equivalent).....	102,227	78,737	72,574	56,967		29.83	347.58
Applicable income taxes.....	8,563	20,593	20,171	24,377		-58.42	-23.71
Tax equivalent adjustments.....	200	417	395	757		-52.04	-80.00
Applicable income taxes (tax equivalent).....	8,763	21,010	20,566	25,134		-58.29	-28.32
Minority interest.....	57,695	35,635	11,184	5,956		61.91	1671.42
Net income before discontinued operations, net of minority interest.....	35,769	22,092	40,824	25,877		61.91	386.12
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	35,769	22,092	40,824	25,877		61.91	386.12
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	93,464	57,727	52,008	31,833		61.91	780.49
Investment securities income (tax equivalent).....	76,590	40,148	17,791	16,465		90.77	298.20
US Treasury and agency securities (excluding mortgage-backed securities).....	7,509	6,495	3,175	3,160		15.61	-34.82
Mortgage-backed securities.....	63,697	27,633	9,306	9,225		130.51	1038.26
All other securities.....	5,384	6,020	5,310	4,080		-10.57	154.19
Cash dividends declared.....	0	0	0	0			
Common.....	0	0	0	0			
Preferred.....	0	0	0	0			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.39	3.27	59	4.16	4	65	4.33	4.08	74	4.08	3.78	78			
Less: Interest expense .....	0.20	0.48	11	0.38	0.98	7	0.36	0.75	11	0.17	0.50	6			
Equals: Net interest income (tax equivalent) .....	3.19	2.77	77	3.77	3.01	84	3.97	3.33	89	3.91	3.29	90			
Plus: Non-interest income .....	0.39	1.21	12	0.62	1.32	19	0.73	0.90	41	0.86	0.93	48			
Equals: adjusted operating income (tax equivalent) .....	3.58	4.04	29	4.39	4.41	49	4.69	4.27	70	4.77	4.26	73			
Less: Overhead expense .....	2.38	2.57	48	3.23	2.69	78	3.09	2.58	78	3.37	2.60	87			
Less: Provision for credit losses .....	0.64	0.51	70	0.36	0.15	91	0.38	0.12	91	0.38	0.11	95			
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	46	0	0	49	0	0	98	0	0	2			
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.02	17	0	0.01	35	0	0	62	0	0.01	52			
Plus: other tax equivalent adjustments .....	0	0	82	0	0	7	0	0	76	0	0	81			
Equals: Pretax net operating income (tax equivalent) .....	0.57	1.04	15	0.80	1.56	7	1.22	1.55	25	1.02	1.55	10			
Less: Applicable income taxes (tax equivalent) .....	0.05	0.23	9	0.21	0.36	11	0.35	0.32	56	0.45	0.59	24			
Less: Minority interest .....	0.32	0	99	0.36	0	99	0.19	0	98	0.11	0	98			
Equals: Net operating income .....	0.20	0.81	12	0.23	1.19	6	0.69	1.22	5	0.46	0.95	9			
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	49	0	0	49			
Equals: Net income .....	0.20	0.82	12	0.23	1.19	6	0.69	1.22	5	0.46	0.95	8			
Memo: Net income (last four quarters) .....	0.20	0.82	12	0.23	1.19	5	0.69	1.22	5	0.46	0.95	8			
Net income—BHC and noncontrolling (minority) interest .....	0.52	0.83	18	0.59	1.20	7	0.88	1.22	18	0.57	0.95	13			
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	90.29	92.32	24	89.41	91.05	30	89.85	93.23	12	90.38	93.19	17			
Average interest-bearing funds / Average assets .....	48.27	64.06	5	54.17	65.57	10	50.83	70.70	3	48.60	70.06	2			
Interest income (tax equivalent) / Average earning assets .....	3.76	3.55	61	4.65	4.41	68	4.81	4.38	83	4.51	4.06	83			
Interest expense / Average earning assets .....	0.22	0.52	12	0.43	1.08	7	0.40	0.81	12	0.19	0.54	6			
Net interest income (tax equivalent) / Average earning assets .....	3.54	3.01	78	4.22	3.33	83	4.41	3.58	94	4.33	3.54	94			
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.87	4.27	82	5.50	5.09	78	5.26	4.85	78	5.02	4.52	85			
Interest-bearing bank balances .....	0.29	0.27	60	1.66	2.04	27	2.16	1.88	75	0.94	1.13	31			
Federal funds sold and reverse repos .....		0.68		0	2.44	4	0	1.50	9		0.83				
Trading assets .....	0	0.60	23	0	0.99	21		0.70			0.48				
Total earning assets .....	3.76	3.51	65	4.65	4.36	69	4.81	4.33	83	4.50	3.98	87			
Investment securities (tax equivalent) .....	1.61	2.25	8	2.22	2.76	4	2.34	2.69	23	2.12	2.61	19			
US Treasury and agency securities (excluding mortgage-backed securities) .....	2.36	1.75	80	1.37	2.32	6	1.77	2.20	29	1.74	1.66	60			
Mortgage-backed securities .....	1.48	2.05	9	1.59	2.61	2	2.23	2.44	23	2.02	2.19	27			
All other securities .....	2.62	3.24	23	3.13	4.06	24	2.81	3.74	18	2.82	3.85	24			
Interest-bearing deposits .....	0.23	0.53	14	0.37	1.10	5	0.22	0.85	3	0.12	0.52	2			
Time deposits of \$250K or more .....	0.91	1.42	13	1.18	1.96	7	1.55	1.57	41						
Time deposits < \$250K .....	0.89	1.36	13	0.70	1.82	4	0.69	1.42	7						
Other domestic deposits .....	0.30	0.36	44	0.49	0.93	16	0.24	0.64	7						
Foreign deposits .....		0.42			1.19			1.85			0.84				
Federal funds purchased and repos .....	0.12	0.62	6	0.01	1.86	5	0.09	1.03	12	0.10	0.68	13			
Other borrowed funds and trading liabilities .....	0.03	1.50	1	2.12	2.38	32	1.88	2.10	31	1.22	1.48	36			
All interest-bearing funds .....	0.42	0.74	15	0.71	1.49	9	0.71	1.06	19	0.35	0.71	9			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Non-interest Income and Expenses</b>					
Total non-interest income	70,748	60,729	43,180	47,929	
Fiduciary activities income	9,846	7,658	6,385	6,486	
Service charges on deposit accounts - domestic	23,575	13,401	5,490	5,178	
Trading revenue	296	185	0	0	
Investment banking fees and commissions	500	574	432	500	
Insurance activities revenue	0	0	0	0	
Venture capital revenue	0	0	0	0	
Net servicing fees	9,469	14,216	17,386	21,764	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets	-842	6,285	1,118	2,819	
Other non-interest income	27,904	18,410	12,369	11,182	
Total overhead expenses	429,538	316,206	183,817	187,877	
Personnel expense	230,272	160,420	104,462	105,746	
Net occupancy expense	70,867	42,686	26,486	26,836	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets)	26,924	14,695	7,483	7,952	
Other operating expenses	101,475	98,405	45,386	47,343	
Fee income on mutual funds and annuities	276	343	184	248	
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	1,886	2,218	1,036	975	
Average personnel expense per employee	122.10	72.33	100.83	108.46	
Average assets per employee	9,557.34	4,412.90	5,736.01	5,724.35	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	0.39	2.02	29	0.56	2.72	30	0.43	1.69	45	0.52	1.89	40			
Overhead expenses / Net Interest Income + non-interest income	66.49	62.28	70	73.59	61.29	86	66.01	61.22	71	70.79	62.21	83			
<b>Percent of Average Assets</b>															
Total overhead expense	2.38	2.57	48	3.23	2.69	78	3.09	2.58	78	3.37	2.60	87			
Personnel expense	1.28	1.30	52	1.64	1.41	76	1.76	1.46	76	1.89	1.47	85			
Net occupancy expense	0.39	0.26	91	0.44	0.28	93	0.45	0.31	86	0.48	0.32	91			
Other operating expenses	0.71	0.94	32	1.16	0.97	76	0.89	0.79	67	0.99	0.79	75			
Overhead less non-interest income	1.99	1.25	87	2.61	1.32	96	2.37	1.65	92	2.51	1.65	97			
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	66.47	61.82	70	73.52	60.64	87	65.91	60.51	72	70.59	61.01	84			
Personnel expense	35.64	32.36	67	37.30	32.39	80	37.46	34.42	75	39.73	34.72	81			
Net occupancy expense	10.97	6.58	95	9.92	6.52	93	9.50	7.33	85	10.08	7.51	87			
Other operating expenses	19.87	22.28	47	26.30	21.20	81	18.96	18.28	54	20.78	18.30	73			
Total non-interest income	10.95	28.83	11	14.12	29.23	18	15.48	20.30	32	18.01	21.24	36			
Fiduciary activities income	1.52	2.09	49	1.78	1.97	56	2.29	1.95	63	2.44	1.95	65			
Service charges on domestic deposit accounts	3.65	3.27	55	3.12	3.88	38	1.97	3.58	25	1.95	3.83	16			
Trading revenue	0.05	1.28	46	0.04	1.18	41	0	0.03	46	0	0.07	40			
Investment banking fees and commissions	0.08	2.46	15	0.13	3.54	14	0.15	0.85	36	0.19	0.92	32			
Insurance activities revenue	0	0.41	11	0	0.47	11	0	0.46	19	0	0.44	17			
Venture capital revenue	0	0.01	44	0	0.02	42	0	0	49	0	0	48			
Net servicing fees	1.47	0.01	91	3.31	0.28	97	6.23	0.52	95	8.18	0.40	97			
Net securitization income	0	0	45	0	0.01	44	0	0	49	0	0	48			
Net gain (loss) - sales of loans, OREO, and other assets	-0.13	3.92	5	1.46	1.86	52	0.40	1.98	25	1.06	2.38	39			
Other non-interest income	4.32	9.65	19	4.28	10.04	16	4.44	7.05	21	4.20	7.34	22			
Overhead less non-interest income	55.52	31.93	92	59.40	31.06	98	50.43	39.75	81	52.58	39.09	91			
Applicable income taxes / Pretax net operating income (tax equivalent)	8.38	18.63	8	26.15	20.56	86	27.79	18.37	92	42.79	33.75	73			
Applicable income tax + TE / Pretax net operating income + TE	8.57	21.18	7	26.68	23.23	82	28.34	21.35	90	44.12	38.57	62			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Real estate loans	6,567,600	7,360,525	2,659,408	2,295,759		-10.77	411.69
Commercial and industrial loans	1,624,783	571,277	418,532	413,438		184.41	876.29
Loans to individuals	2,856,792	2,148,811	1,420,665	1,491,565		32.95	2054.85
Loans to depository institutions and acceptances of other banks	0	0	0	0			
Agricultural loans	8,626	17,156	1,168	371		-49.72	480.88
Other loans and leases	65,810	68,631	49,257	45,922		-4.11	141.17
Less: Unearned income	0	0	0	0			
Loans and leases, net of unearned income	11,123,611	10,166,400	4,549,030	4,247,055		9.42	590.36
Less: Allowance for loan and lease losses	129,248	37,315	26,440	23,000		246.37	5534.18
Net loans and leases	10,994,363	10,129,085	4,522,590	4,224,055		8.54	583.31
Debt securities that reprice or mature in over 1 year	4,585,079	3,081,142	682,782	715,743		48.81	222.82
Mutual funds and equity securities	12,334	12,570	0	254		-1.88	13758.43
Subtotal	15,591,776	13,222,797	5,205,372	4,940,052		17.92	414.68
Interest-bearing bank balances	761,155	648,255	118,377	99,668		17.42	722.33
Federal funds sold and reverse repos	0	0	0	0			
Debt securities that reprice or mature within 1 year	797,192	1,386,947	76,159	50,989		-42.52	672.50
Trading assets	81,410	41,341	0	0		96.92	
Total earning assets	17,231,533	15,299,340	5,399,908	5,090,709		12.63	434.28
Non-interest-bearing cash and due from depository institutions	410,612	397,192	64,667	66,699		3.38	1036.67
Premises, fixed assets, and leases	204,189	230,170	59,243	53,348		-11.29	340.51
Other real estate owned	14,486	2,889	2,685	0		401.42	
Investment in unconsolidated subsidiaries	0	0	0	0			
Intangible and other assets	1,282,088	1,274,603	505,644	426,809		0.59	375.71
Total assets	19,142,908	17,204,194	6,032,147	5,637,565		11.27	435.14
Quarterly average assets	18,658,750	17,027,790	6,066,613	5,646,412		9.58	420.72
Average loans and leases (YTD)	10,874,469	6,465,408	4,475,935	4,158,792		68.19	601.78
<b>Memoranda</b>							
Loans held-for-sale	347	1,768	348,004	296,353		-80.37	
Loans not held-for-sale	11,123,264	10,164,632	4,201,026	3,950,702		9.43	590.34
Real estate loans secured by 1-4 family	1,931,191	2,168,653	648,408	559,693		-10.95	520.15
Commercial real estate loans	4,605,644	5,148,784	1,996,334	1,726,040		-10.55	390.38
Construction and land development	93,265	183,291	137,364	108,483		-49.12	47.96
Multifamily	1,247,690	1,137,750	847,178	749,409		9.66	734.13
Nonfarm nonresidential	3,264,689	3,827,743	1,011,792	868,148		-14.71	349.32
Real estate loans secured by farmland	30,765	43,088	14,666	10,026		-28.60	-6.51
Total investment securities	5,394,605	4,480,659	758,941	766,986		20.40	254.07
U.S. Treasury securities	96,792	611,032	64,169	64,362		-84.16	-66.42
US agency securities (excluding mortgage-backed securities)	55,680	173,310	113,423	114,134		-67.87	-91.98
Municipal securities	87,379	120,984	109,427	78,620		-27.78	-25.42
Mortgage-backed securities	5,038,015	3,488,812	398,175	448,578		44.40	1226.79
Asset-backed securities	10,156	17,660	27,935	15,899		-42.49	
Other debt securities	94,249	56,291	45,812	45,139		67.43	114.92
Mutual funds and equity securities	12,334	12,570	0	254		-1.88	13758.43
Available-for-sale securities	5,313,700	4,355,792	615,384	606,462		21.99	355.53
U.S. Treasury securities	96,792	611,032	64,169	64,362		-84.16	-66.42
US agency securities (excluding mortgage-backed securities)	55,680	173,310	113,423	114,134		-67.87	-88.18
Municipal securities	65,119	77,744	53,340	0		-16.24	
Mortgage-backed securities	5,001,860	3,437,415	338,640	382,573		45.51	1276.47
Asset-backed securities	0	0	0	0			
Other debt securities	94,249	56,291	45,812	45,139		67.43	114.92
Mutual funds and equity securities	0	0	0	254			-100.00
Held-to-maturity securities appreciation (depreciation)	4,773	2,472	-1,082	869		93.08	
Available-for-sale securities appreciation (depreciation)	104,272	-8,837	-12,659	-6,406			
Structured notes, fair value	0	0	0	0			
Pledged securities	1,472,376	2,153,040	599,190	686,294		-31.61	250.21

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## Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	7,497,473	6,231,015	2,074,120	1,807,138		20.33	591.62
NOW, ATS and transaction accounts	2,432,886	2,385,971	512,295	469,103		1.97	14706.68
Time deposits less brokered deposits) < \$250K	707,689	923,206	244,733	203,314		-23.34	
MMDA and other savings accounts	5,252,094	4,338,420	1,614,239	1,535,201		21.06	281.73
Other non-interest-bearing deposits	0	0	0	0			
Core deposits	15,890,142	13,878,612	4,445,387	4,014,756		14.49	500.30
Time deposits of \$250K or more	355,045	563,395	177,866	137,101		-36.98	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos	3,310	24,622	20,654	26,804		-86.56	-86.71
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	0	279	365,000	530,000		-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	0	63,992	0	0		-100.00	
Brokered deposits < \$250K	101,421	151,871	71,578	27,239		-33.22	
Noncore funding	459,776	804,159	635,098	721,144		-42.83	38.69
Trading liabilities	71,282	27,708	0	0		157.26	
Subordinated notes and debentures + trust preferred securities	24,846	24,807	24,767	24,727		0.16	
Other liabilities	229,701	170,947	74,012	72,194		34.37	219.89
Total liabilities	16,675,747	14,906,233	5,179,264	4,832,821		11.87	446.68
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	0	0	0	0			
Common stock	0	0	0	0			
Common surplus	688,117	688,117	579,969	576,513		0.00	90.91
Retained earnings	231,280	195,511	102,164	61,340		18.30	3043.25
Accumulated other comprehensive income	24,786	-4,199	-9,294	-6,209			
Other equity capital components	0	0	0	0			
Total holding company equity capital	944,183	879,429	672,839	631,644		7.36	158.59
Noncontrolling (minority) interest in subsidiaries	1,522,978	1,418,532	180,044	173,100		7.36	842.17
Total equity capital, including minority interest	2,467,161	2,297,961	852,883	804,744		7.36	368.35
Total liabilities and capital	19,142,908	17,204,194	6,032,147	5,637,565		11.27	435.14
<b>Memoranda</b>							
Non-interest-bearing deposits	7,497,473	6,231,015	2,074,120	1,807,138		20.33	591.62
Interest-bearing deposits	8,849,135	8,362,863	2,620,711	2,371,958		5.81	389.00
Total deposits	16,346,608	14,593,878	4,694,831	4,179,096		12.01	464.91
Long-term debt that reprices within 1 year	0	0	0	0			
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	879,429	672,839	631,644	606,957			
Accounting restatements	0	0	0	0			
Net income	35,769	22,092	40,824	25,877			
Net sale of new perpetual preferred stock	0	0	0	0			
Net sale of new common stock	0	0	0	0			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	0	0	0	0			
Changes incident to business combinations	0	0	0	0			
Less: Dividends declared	0	0	0	0			
Change in other comprehensive income	28,985	5,096	-3,085	-2,779			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	0	179,402	3,456	1,589			
Holding company equity capital, ending balance	944,183	879,429	672,839	631,644			

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### Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Percent of Total Assets</b>															
Real estate loans	34.31	36.22	41	42.78	37.78	51	44.09	53.63	27	40.72	53.41	19			
Commercial and industrial loans	8.49	13.52	22	3.32	12.02	13	6.94	11.42	29	7.33	10.82	33			
Loans to individuals	14.92	3.40	92	12.49	4.20	90	23.55	2.65	98	26.46	2.58	97			
Loans to depository institutions and acceptances of other banks	0	0.03	31	0	0.04	29	0	0	44	0	0	45			
Agricultural loans	0.05	0.19	53	0.10	0.24	63	0.02	0.47	43	0.01	0.51	40			
Other loans and leases	0.34	4.63	8	0.40	5.01	5	0.82	2.64	38	0.81	2.62	33			
Net loans and leases	57.43	61.58	29	58.88	63.77	26	74.97	73.30	54	74.93	72.64	57			
Debt securities over 1 year	23.95	15.55	84	17.91	14.60	67	11.32	13.20	44	12.70	13.96	46			
Mutual funds and equity securities	0.06	0.05	70	0.07	0.06	67	0	0.05	19	0	0.07	37			
Subtotal	81.45	78.16	56	76.86	79.65	24	86.29	87.24	36	87.63	87.26	42			
Interest-bearing bank balances	3.98	7.51	27	3.77	3.06	68	1.96	2.30	56	1.77	2.34	52			
Federal funds sold and reverse repos	0	0.82	26	0	1.57	25	0	0.01	38	0	0.02	35			
Debt securities 1 year or less	4.16	1.68	86	8.06	1.91	92	1.26	2.14	49	0.90	1.92	42			
Trading assets	0.43	1.01	53	0.24	1.19	52	0	0.02	38	0	0.02	35			
Total earning assets	90.02	91.05	36	88.93	89.53	40	89.52	92.24	14	90.30	92.22	20			
Non-interest cash and due from depository institutions	2.14	1.07	97	2.31	1.14	97	1.07	1.25	39	1.18	1.26	41			
<b>Other real estate owned</b>															
Other real estate owned	0.08	0.02	89	0.02	0.03	48	0.04	0.04	69	0	0.06	6			
All other assets	7.84	7.82	50	8.76	9.27	42	9.41	6.39	89	8.52	6.45	80			
<b>Memoranda</b>															
Short-term investments	8.14	11.17	42	11.83	7.63	77	3.22	4.70	47	2.67	4.63	42			
U.S. Treasury securities	0.51	0.84	68	3.55	1.03	83	1.06	0.37	85	1.14	0.22	89			
US agency securities (excluding mortgage-backed securities)	0.29	0.63	50	1.01	0.54	74	1.88	1.67	66	2.02	1.50	67			
Municipal securities	0.46	1.69	35	0.70	1.34	48	1.81	2.66	49	1.39	2.97	38			
Mortgage-backed securities	26.32	11.75	95	20.28	11.44	90	6.60	8.73	41	7.96	9.19	48			
Asset-backed securities	0.05	0.32	59	0.10	0.28	66	0.46	0.26	83	0.28	0.23	81			
Other debt securities	0.49	0.42	66	0.33	0.39	64	0.76	0.52	72	0.80	0.48	74			
Loans held-for-sale	0	0.52	15	0.01	0.39	21	5.77	0.29	96	5.26	0.32	94			
Loans held for investment	58.11	61.72	30	59.08	63.50	28	69.64	73.24	30	70.08	72.42	38			
Real estate loans secured by 1-4 family	10.09	11.91	41	12.61	13.29	48	10.75	16.83	30	9.93	16.44	26			
Revolving	0.84	1.66	33	1.24	2.07	41	1.94	2.43	49	2.42	2.71	52			
Closed-end, secured by first liens	9	9.81	47	11.16	10.69	53	8.61	13.60	33	7.33	13.03	27			
Closed-end, secured by junior liens	0.25	0.22	69	0.20	0.28	51	0.20	0.41	34	0.18	0.39	30			
Commercial real estate loans	24.06	22.22	50	29.93	22.23	62	33.09	33.39	53	30.62	33.79	40			
Construction and land development	0.49	3.40	15	1.07	3.44	26	2.28	4.78	23	1.92	4.55	23			
Multifamily	6.52	3.12	87	6.61	3.01	89	14.04	5.12	89	13.29	5.32	87			
Nonfarm nonresidential	17.05	14.72	56	22.25	14.69	72	16.77	21.85	26	15.40	22.30	20			
Real estate loans secured by farmland	0.16	0.33	60	0.25	0.36	65	0.24	0.88	49	0.18	0.81	45			

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	59.04	57.15	43	72.40	57.46	71	58.46	72.88	19	54.06	73.20	13			
Real estate loans secured by 1-4 family	17.36	19.43	39	21.33	20.75	52	14.25	23.13	31	13.18	22.92	24			
Revolving	1.44	2.64	37	2.10	3.15	40	2.58	3.34	48	3.22	3.76	48			
Closed-end	15.92	16.59	46	19.23	17.39	61	11.68	19.33	29	9.96	18.68	24			
Commercial real estate loans	41.40	34.63	58	50.65	33.52	82	43.88	45.57	49	40.64	46.38	30			
Construction and land development	0.84	5.26	12	1.80	5.09	25	3.02	6.53	22	2.55	6.35	22			
1-4 family	0.10	0.93	21	0.08	0.94	24	0.62	1.52	34	0.54	1.50	28			
Other	0.74	4.19	12	1.72	4.02	25	2.40	4.90	23	2.01	4.76	24			
Multifamily	11.22	4.96	89	11.19	4.69	88	18.62	6.76	90	17.65	7.13	88			
Nonfarm nonresidential	29.35	22.93	64	37.65	22.15	86	22.24	30.16	23	20.44	30.84	20			
Owner-occupied	4.75	7.68	32	6.13	7.72	41	4.17	10.31	15	2.90	10.55	11			
Other	24.60	14.95	84	31.52	14.34	96	18.07	19.35	41	17.54	19.91	36			
Real estate loans secured by farmland	0.28	0.54	63	0.42	0.55	66	0.32	1.27	49	0.24	1.19	44			
Loans to depository institutions and acceptances of other banks	0	0.06	31	0	0.11	29	0	0	44	0	0	45			
Commercial and industrial loans	14.61	22.17	22	5.62	19.53	9	9.20	16.21	25	9.73	15.52	30			
Loans to individuals	25.68	6.13	93	21.14	7.13	86	31.23	3.89	96	35.12	3.90	97			
Credit card loans	0	0.65	22	0	0.81	21	0	0.04	32	0	0.03	34			
Agricultural loans	0.08	0.32	52	0.17	0.37	64	0.03	0.69	43	0.01	0.76	40			
Other loans and leases	0.59	9.09	8	0.68	9.85	7	1.08	3.74	37	1.08	3.75	33			
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	409.03	381.27	46	527.63	391.26	69	505.68	505.61	49	430.24	518.19	30			
Real estate loans secured by 1-4 family	120.27	125.03	48	155.46	138.18	57	123.29	161.34	41	104.89	159.68	34			
Revolving	10	17.42	37	15.33	21.26	44	22.30	23.52	56	25.60	26.74	53			
Closed-end	110.28	106.14	55	140.13	115.20	65	100.99	134.73	40	79.29	130.06	32			
Commercial real estate loans	286.84	234.65	58	369.08	229.44	81	379.60	316.03	72	323.47	328.67	49			
Construction and land development	5.81	35.62	16	13.14	34.95	29	26.12	44.92	27	20.33	44.44	24			
1-4 family	0.66	6.34	23	0.60	6.61	23	5.34	10.21	43	4.33	10.44	33			
Other	5.15	28.16	17	12.54	27.32	32	20.78	33.75	29	16	33.34	28			
Multifamily	77.71	32.74	89	81.56	31.04	90	161.09	48.38	90	140.44	51.49	89			
Nonfarm nonresidential	203.32	155.06	62	274.39	152.10	85	192.39	208.15	41	162.70	217.26	24			
Owner-occupied	32.93	52.37	32	44.70	53.07	46	36.08	70.68	18	23.08	73.43	12			
Other	170.39	100.54	83	229.69	97.41	96	156.31	134.17	67	139.62	140.40	52			
Real estate loans secured by farmland	1.92	3.44	62	3.09	3.60	66	2.79	8.13	51	1.88	7.80	46			
Loans to depository institutions and acceptances of other banks	0	0.28	31	0	0.44	29	0	0.01	44	0	0.01	45			
Commercial and industrial loans	101.19	139.91	30	40.95	122.02	14	79.58	107.07	41	77.48	105.25	40			
Loans to individuals	177.92	37.47	94	154.03	43.51	90	270.14	24.45	98	279.53	23.98	97			
Credit card loans	0	3.30	22	0	4.34	21	0	0.24	32	0	0.19	34			
Agricultural loans	0.54	1.88	55	1.23	2.18	66	0.22	4.49	45	0.07	4.90	40			
Other loans and leases	4.10	49.54	8	4.92	52.44	6	9.37	25.58	40	8.61	25.83	35			
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	37.79	27.32	76	45.81	26.45	89	42.73	35.09	75	41.11	35.69	69			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	261.81	183.76	77	333.83	178.57	88	369.57	243.62	84	327.20	253.35	76			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	294.74	240.85	57	378.53	236.10	81	405.65	318.90	78	350.28	331.68	57			

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# Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Percent of Total Assets</b>															
Short-term investments	8.14	11.17	42	11.83	7.63	77	3.22	4.70	47	2.67	4.63	42			
Liquid assets	33.66	26.22	77	31.15	22.44	78	12.58	15.56	41	14.07	15.94	47			
Investment securities	28.18	17.85	85	26.04	16.99	83	12.58	16.02	36	13.60	16.65	39			
Net loans and leases	57.43	61.58	29	58.88	63.77	26	74.97	73.30	54	74.93	72.64	57			
Net loans, leases and standby letters of credit	57.71	62.48	29	59.04	64.84	25	75.39	73.71	54	75.36	73.08	57			
Core deposits	83.01	70.67	94	80.67	63.09	93	73.69	69.97	63	71.21	69.79	55			
Noncore funding	2.40	14.13	5	4.67	19.36	6	10.53	16.58	27	12.79	17.09	30			
Time deposits of \$250K or more	1.85	2.11	52	3.27	2.94	59	2.95	4.28	42	2.43	3.54	39			
Foreign deposits	0	0.36	39	0	0.43	38	0	0	49	0	0	49			
Federal funds purchased and repos	0.02	1.47	21	0.14	1.94	26	0.34	0.96	49	0.48	1.20	41			
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	48			
Net federal funds purchased (sold)	0.02	0.54	39	0.14	0.48	42	0.34	0.97	51	0.48	1.21	44			
Commercial paper	0	0.01	44	0	0.02	45	0	0	49	0	0	49			
Other borrowings w/remaining maturity of 1 year or less	0	1.24	7	0	3.01	6	6.05	3.63	69	9.40	4.47	77			
Earning assets that reprice within 1 year	18.55	39.38	8	26.22	39.29	13	18.40	32.35	14	16.95	33.41	11			
Interest-bearing liabilities that reprice within 1 year	5.03	8.20	39	7.80	10.19	37	6.60	18.20	18	5.42	16.67	13			
Long-term debt that reprices within 1 year	0	0.47	27	0	0.96	25	0	0.16	39	0	0.19	38			
Net assets that reprice within 1 year	13.52	29.11	15	18.42	26.63	28	11.79	12.98	42	11.53	15.65	35			
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	-7.04	3.20	22	-9.31	14.45	4	8.46	13.54	30	11.55	13.97	37			
Net short-term noncore funding dependence	-7.40	-4.76	33	-10.37	3.38	13	7.93	8.57	45	11.22	9.65	56			
Short-term investment / Short-term noncore funding	386.34	184.19	84	306.62	77.77	94	32.03	62.28	48	21.37	46.67	41			
Liquid assets - short-term noncore funding / Nonliquid assets	47.56	28.18	84	39.65	16.97	85	2.87	4.17	49	1.82	3.68	46			
Net loans and leases / Total deposits	67.26	79.43	19	69.41	90.31	13	96.33	92.88	60	101.08	92.86	71			
Net loans and leases / Core deposits	69.19	88.34	16	72.98	103.93	7	101.74	106.50	42	105.21	105.03	51			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.32	1.57	27	0.18	0.72	36	-0.22	-0.47	52	0.17	-0.05	77			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	7.06	4.31	81	-0.65	1.36	2	-2.53	-1.95	30	-1.25	-0.62	25			
Structured notes appreciation (depreciation) / Tier 1 capital		0.02			0			-0.04			-0.02				
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	1.27	11.38	41	2.51	12.67	42	18.92	10.76	74	20.93	13.07	69			
Available-for-sale securities	98.50	87.23	63	97.21	85.40	58	81.08	88.32	27	79.07	86.93	30			
U.S. Treasury securities	1.79	4.72	62	13.64	6.15	77	8.46	2.08	87	8.39	1.33	89			
US agency securities (excluding mortgage-backed securities)	1.03	4.01	43	3.87	3.49	66	14.94	11	65	14.88	10.16	69			
Municipal securities	1.62	9.83	31	2.70	7.75	38	14.42	16.63	53	10.25	17.86	38			
Mortgage-backed securities	93.39	66.64	87	77.86	67.43	60	52.46	54.50	43	58.49	55.76	48			
Asset-backed securities	0.19	1.91	57	0.39	1.66	64	3.68	1.54	86	2.07	1.31	82			
Other debt securities	1.75	3.01	51	1.26	2.94	54	6.04	3.75	75	5.89	3.25	77			
Mutual funds and equity securities	0.23	0.35	58	0.28	0.40	61	0	0.41	19	0.03	0.58	36			
Debt securities 1 year or less	14.78	10.55	76	30.95	11.86	87	10.03	13.91	55	6.65	11.90	48			
Debt securities 1 to 5 years	20.85	17.03	63	23.97	17.94	67	29.55	23.42	63	25.73	23.53	57			
Debt securities over 5 years	64.15	69.86	37	44.79	66.02	25	60.42	58.36	46	67.58	60.73	60			
Pledged securities	27.29	35.67	38	48.05	30.57	73	78.95	42.20	87	89.48	46.78	95			
Structured notes, fair value	0	0.02	42	0	0.03	42	0	0.15	39	0	0.08	40			
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	-23.43	183.32	6	946.18	26.69	99	29.13	16.28	65	-24.57	6.96	26			
Investment securities	20.40	23.62	52	490.38	11.75	99	-1.05	8.02	30	-6.86	4.99	20			
Core deposits	14.49	26.88	14	212.20	11.23	99	10.73	10.40	65	-3.81	13.94	5			
Noncore funding	-42.83	-12.18	13	26.62	6.59	82	-11.93	6.76	26	36.69	-3.35	85			

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### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	1,052,821	1,257,326	775,563	658,778	
Commit: Secured commercial real estate loans	236,900	279,690	174,254	148,389	
Commit: Unsecured real estate loans	60,800	94,676	119,581	114,222	
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	
Securities underwriting	0	0	0	0	
Standby letters of credit	52,435	27,671	25,345	24,300	
Commercial and similar letters of credit	0	130	0	0	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	0	6,590	0	0	
Written options contracts (interest rate)	22,025	27,643	0	0	
Purchased options contracts (interest rate)	22,025	22,411	0	0	
Interest rate swaps	2,135,272	2,394,406	0	233,874	
Futures and forward foreign exchange	0	0	0	0	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)	5.50	22.01	3	7.31	23.52	6	12.86	17.31	25	11.69	17.28	21			
Standby letters of credit	0.27	0.71	26	0.16	0.84	16	0.42	0.35	65	0.43	0.40	63			
Commercial and similar letters of credit	0	0.02	20	0	0.02	43	0	0.01	35	0	0.01	32			
Securities lent	0	0.18	40	0	0.40	39	0	0	50	0	0	49			
Credit derivatives - notional amount (holding company as guarantor)	0	0.35	26	0	0.42	27	0	0.02	44	0	0.01	45			
Credit derivatives - notional amount (holding company as beneficiary)	0	0.30	27	0	0.52	27	0	0.01	46	0	0	46			
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.25	34	0	0.30	33	0	0.01	46	0	0	46			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.30	33	0	0.45	34	0	0	47	0	0	48			
Derivative contracts	11.38	48.62	31	14.25	68.47	37	0	6.51	6	4.15	6.82	46			
Interest rate contracts	11.38	34.36	33	14.25	47.31	39	0	6.40	6	4.15	6.72	46			
Interest rate futures and forward contracts	0	6.21	12	0.04	10.67	26	0	0.25	22	0	0.28	22			
Written options contracts (interest rate)	0.12	2.18	25	0.16	2.47	30	0	0.26	20	0	0.28	19			
Purchased options contracts (interest rate)	0.12	1.46	49	0.13	2.65	51	0	0.07	40	0	0.08	41			
Interest rate swaps	11.15	20.83	43	13.92	28.86	46	0	5.18	15	4.15	5.41	53			
Foreign exchange contracts	0	6.01	25	0	10.12	22	0	0	47	0	0	45			
Futures and forward foreign exchange contracts	0	3.47	25	0	5.23	23	0	0	47	0	0	45			
Written options contracts (foreign exchange)	0	0.03	40	0	0.05	39	0	0	49	0	0	48			
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.08	39	0	0	49	0	0	48			
Foreign exchange rate swaps	0	0.77	39	0	2.03	38	0	0	49	0	0	49			
Equity, commodity, and other derivative contracts	0	1.86	32	0	3.32	31	0	0	48	0	0	47			
Commodity and other futures and forward contracts	0	0.14	42	0	0.19	40	0	0	49	0	0	49			
Written options contracts (commodity and other)	0	0.52	36	0	0.98	35	0	0	49	0	0	48			
Purchased options contracts (commodity and other)	0	0.37	36	0	0.94	34	0	0	48	0	0	48			
Commodity and other swaps	0	0.32	36	0	0.38	35	0	0	49	0	0	49			
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)	9.68	42.82	2	19.45	45.53	15	17.33	25.18	20	15.84	25.74	16			

BHC Name \_\_\_\_\_

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## Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Notional Amount</b>					
Derivative contracts .....	2,179,322	2,451,050	0	233,874	
Interest rate contracts .....	2,179,322	2,451,050	0	233,874	
Foreign exchange contracts .....	0	0	0	0	
Equity, commodity, and other contracts .....	0	0	0	0	
<b>Derivatives Position</b>					
Futures and forwards .....	0	6,590	0	0	
Written options .....	22,025	27,643	0	0	
Exchange-traded .....	0	0	0	0	
Over-the-counter .....	22,025	27,643	0	0	
Purchased options .....	22,025	22,411	0	0	
Exchange-traded .....	0	0	0	0	
Over-the-counter .....	22,025	22,411	0	0	
Swaps .....	2,135,272	2,394,406	0	233,874	
<b>Held for trading</b>					
Interest rate contracts .....	2,179,322	2,439,228	0	0	
Foreign exchange contracts .....	0	0	0	0	
Equity, commodity, and other contracts .....	0	0	0	0	
<b>Non-traded</b>					
Interest rate contracts .....	0	11,822	0	233,874	
Foreign exchange contracts .....	0	0	0	0	
Equity, commodity, and other contracts .....	0	0	0	0	
<b>Derivative contracts (excluding futures and FX 14 days or less)</b>					
One year or less .....	2,157,297	2,423,407	0	233,874	
Over 1 year to 5 years .....	269,646	92,792	0	73,680	
Over 5 years .....	973,684	1,118,047	0	160,194	
Over 5 years .....	913,967	1,212,568	0	0	
<b>Gross negative fair value (absolute value)</b>					
Held for trading .....	71,282	27,724	0	0	
<b>Gross positive fair value</b>					
Held for trading .....	81,410	41,367	0	964	
Non-traded .....	81,410	41,341	0	0	
Non-traded .....	0	26	0	964	
Current credit exposure on risk-based capital derivative contracts .....	81,410	41,366	0	0	
Credit losses on derivative contracts .....	0	0	0	0	
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due .....	0	0	0	0	
90+ days past due .....	0	0	0	0	

BHC Name

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# Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Percent of Notional Amount</b>															
Interest rate contracts	100	94.10	77	100	93.44	80		99.91		100	99.91	56			
Foreign exchange contracts	0	3.49	25	0	3.20	22		0		0	0.04	44			
Equity, commodity, and other contracts	0	1.17	32	0	1.64	31		0		0	0	47			
<b>Futures and forwards</b>															
Written options	1.01	8.18	23	1.13	5.91	28		11.14		0	9.73	15			
Exchange-traded	0	0.14	40	0	0.15	42		0		0	0	49			
Over-the-counter	1.01	7.73	23	1.13	5.10	29		10.65		0	9.46	15			
Purchased options	1.01	3.42	51	0.91	4.42	50		1.29		0	1.44	38			
Exchange-traded	0	0.15	40	0	0.28	39		0		0	0	49			
Over-the-counter	1.01	2.86	55	0.91	3.35	53		1.22		0	1.27	39			
Swaps	97.98	68.76	87	97.69	69.75	83		65.42		100	66.04	90			
<b>Held for trading</b>															
Interest rate contracts	100	43.53	96	99.52	44.16	91		13.60		0	16.18	35			
Foreign exchange contracts	0	36.62	96	99.52	37.24	95		12.87		0	16.40	36			
Equity, commodity, and other contracts	0	1.60	32	0	1.60	30		0		0	0	47			
<b>Non-traded</b>															
Interest rate contracts	0	56.47	3	0.48	55.84	8		86.40		100	83.82	64			
Foreign exchange contracts	0	53.82	3	0.48	52.22	9		85.51		100	83.04	68			
Equity, commodity, and other contracts	0	0.46	34	0	0.34	33		0		0	0.01	46			
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>															
One year or less	98.99	91.48	66	98.87	93.86	62		82.85		100	87.47	80			
Over 1 year to 5 years	12.37	32.05	40	3.79	32.17	17		12.75		31.50	15.62	77			
Over 5 years	44.68	27.06	75	45.62	30.45	71		22.66		68.50	21.68	89			
Gross negative fair value (absolute value)	41.94	29.56	65	49.47	28.09	72		36.28		0	37.90	13			
Gross positive fair value	3.27	1.55	82	1.13	0.83	69		0.66		0	0.50	7			
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X)	3.74	2.23	83	1.69	1.19	75		1.10		0.41	0.92	19			
Gross positive fair value (X)	0.05	0.07	65	0.02	0.06	58		0	0.01	13	0	12			
Held for trading (X)	0.06	0.09	48	0.03	0.07	50		0	0.01	9	0	39			
Non-traded (X)	0.06	0.07	60	0.03	0.06	62		0	0	40	0	37			
Current credit exposure (X)	0	0.02	4	0	0.01	14		0	0.01	10	0	53			
Credit losses on derivative contracts	0.06	0.06	55	0.03	0.05	53		0	0	18	0	16			
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due	0	0	46	0	0	47		0	0	50	0	50			
90+ days past due	0	0	47	0	0	48		0	0	50	0	50			
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets	0.76	0.85	55	0.40	0.73	59		0	0.06	18	0	0.05	16		

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### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Change: Allowance for Loan and Lease Losses excluding ATRR</b>					
Beginning balance	37,315	26,440	23,000	6,536	
Gross losses	30,730	29,153	22,760	6,073	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	7,918	4,704	3,680	1,080	
Net losses	22,812	24,449	19,080	4,993	
Provision for loan and lease losses	114,745	35,324	22,520	21,457	
Adjustments	0	0	0	0	
Ending balance	129,248	37,315	26,440	23,000	
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	0.64	0.51	70	0.36	0.15	91	0.38	0.12	91	0.38	0.11	95			
Provision for loan and lease losses / Average loans and leases	1.06	0.82	76	0.55	0.24	88	0.50	0.16	92	0.52	0.16	93			
Provision for loan and lease losses / Net loan and lease losses	503	487.86	69	144.48	130.58	68	118.03	182.69	41	429.74	110.75	88			
Allowance for loan and lease losses / Total loans and leases not held for sale	1.16	1.58	27	0.37	0.83	13	0.63	0.94	16	0.58	0.95	14			
Allowance for loan and lease losses / Total loans and leases	1.16	1.55	28	0.37	0.81	13	0.58	0.93	14	0.54	0.94	13			
Allowance for loan and lease losses / Net loans and leases losses (X)	5.67	11.58	41	1.53	8.03	8	1.39	21.35	1	4.61	16.23	29			
Allowance for loan and lease losses / Nonaccrual assets	345.35	299.17	68	52.39	218.72	8	413.32	285.36	76	192.16	270.69	46			
ALLL / 90+ days past due + nonaccrual loans and leases	335.42	244.34	74	42.85	151.73	9	408.84	259.30	78	187.83	232.03	52			
Gross loan and lease losses / Average loans and leases	0.28	0.34	53	0.45	0.28	79	0.51	0.15	95	0.15	0.16	57			
Recoveries / Average loans and leases	0.07	0.07	61	0.07	0.08	55	0.08	0.05	73	0.03	0.06	36			
Net losses / Average loans and leases	0.21	0.27	50	0.38	0.21	81	0.43	0.09	96	0.12	0.10	66			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	40	0	0	48	0	0	48			
Recoveries / Prior year-end losses	27.16	33.98	44	20.67	36.22	26	60.60	51.25	71	236.32	50.41	93			
Earnings coverage of net loan and lease losses (X)	9.50	22.91	42	4.65	24.40	19	4.96	29.27	20	15.56	0.97	49			

#### Net Loan and Lease Losses By Type

Real estate loans	0.01	0.04	40	0	0.01	32	0	0.01	30	0.02	0.02	60			
Real estate loans secured by 1-4 family	0	0.01	46	-0.01	0.01	31	0	0.01	31	0	0.03	33			
Revolving	0	0.01	54	0.01	0.02	56	0	0.02	57	0	0.03	38			
Closed-end	0	0	48	-0.01	0	28	0	0.01	29	0	0.02	34			
Commercial real estate loans	0.02	0.07	41	0	0.01	38	0	0.01	41	0.02	0.01	69			
Construction and land development	0	0	59	0	-0.01	60	0	-0.02	57	0	-0.04	61			
1-4 family	0	0	59	0	0	55	0	0	54	0	0	59			
Other	0	0	57	0	-0.01	61	0	-0.02	60	0	-0.04	62			
Multifamily	0	0	58	0	0	56	0	0	50	0	0	53			
Nonfarm nonresidential	0.03	0.11	40	0	0.02	38	0	0.02	39	0.05	0.02	78			
Owner-occupied	0	0.02	26	0	0.01	45	0	0.01	43	0	0.01	45			
Other	0.03	0.08	50	0	0.01	40	0	0.01	47	0.05	0.01	89			
Real estate loans secured by farmland	0	0.02	46	0	0.01	48	0	0	49	0	0	50			
Commercial and industrial loans	0.04	0.47	16	0.34	0.37	58	0.04	0.18	34	0.01	0.18	29			
Loans to individuals	0.71	1.13	47	1.04	1.17	54	1.32	0.71	82	0.30	0.78	27			
Credit card loans		2.92			3.11			1.65			1.60				
Agricultural loans	5.01	0.19	96	0.15	0.08	77	0	0.03	43	0	0.06	41			
Loans to foreign governments and institutions		0			0										
Other loans and leases	0.71	0.15	91	0.37	0.15	82	0.40	0.28	78	0.15	0.27	64			

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### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	92,396	79,448	48,670	51,616	
90+ days past due loans and leases	1,108	15,857	70	276	
Nonaccrual loans and leases	37,425	71,226	6,397	11,969	
Total past due and nonaccrual loans and leases	130,929	166,531	55,137	63,861	
<b>Restructured 30-89 days past due</b>					
Restructured 30-89 days past due	0	0	0	0	
Restructured 90+ days past due	0	0	0	0	
Restructured nonaccrual	1,255	62	0	0	
Total restructured loans and leases	1,255	62	0	0	
<b>30-89 days past due loans held for sale</b>					
30-89 days past due loans held for sale	0	0	864	1,409	
90+ days past due loans held for sale	0	0	0	0	
Nonaccrual loans held for sale	0	0	0	54	
Total past due and nonaccrual loans held for sale	0	0	864	1,463	
Restructured loans and leases in compliance	1,443	741	597	987	
Other real estate owned	14,486	2,889	2,685	0	
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	
Nonaccrual	0	0	0	0	
Total other assets past due and nonaccrual	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.83	0.39	86	0.78	0.43	85	1.07	0.32	96	1.22	0.32	96			
90+ days past due loans and leases	0.01	0.12	33	0.16	0.15	69	0	0.03	35	0.01	0.04	39			
Nonaccrual loans and leases	0.34	0.66	21	0.70	0.51	73	0.14	0.49	12	0.28	0.46	26			
90+ days past due and nonaccrual loans and leases	0.35	0.85	15	0.86	0.71	68	0.14	0.54	12	0.29	0.55	22			
<b>30-89 days past due restructured</b>															
30-89 days past due restructured	0	0.01	16	0	0.01	13	0	0.01	27	0	0.01	25			
90+ days past due restructured	0	0.01	29	0	0.01	29	0	0	43	0	0	41			
Nonaccrual restructured	0.01	0.13	12	0	0.14	10	0	0.10	6	0	0.10	5			
<b>30-89 days past due loans held for sale</b>															
30-89 days past due loans held for sale	0	0	38	0	0	38	0.02	0	96	0.03	0	99			
90+ days past due loans held for sale	0	0	41	0	0	42	0	0	48	0	0	48			
Nonaccrual loans held for sale	0	0.01	38	0	0	40	0	0	48	0	0	97			
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.83	0.40	86	0.78	0.43	85	1.07	0.32	96	1.22	0.32	96			
90+ days past due assets	0.01	0.12	31	0.16	0.15	69	0	0.03	35	0.01	0.04	39			
Nonaccrual assets	0.34	0.67	21	0.70	0.53	73	0.14	0.49	12	0.28	0.47	26			
30+ days past due and nonaccrual assets	1.18	1.29	55	1.64	1.19	78	1.21	0.88	76	1.50	0.89	81			
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.20	0.52	17	0.51	0.44	63	0.11	0.39	13	0.22	0.40	25			
90+ days past due and nonaccrual assets + other real estate owned	0.28	0.55	22	0.52	0.48	61	0.15	0.45	17	0.22	0.48	22			
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.28	0.60	20	0.44	0.53	44	0.16	0.59	9	0.23	0.63	11			
Allowance for loan and lease losses	41.28	66.66	29	200.61	115.41	87	36.61	95.97	18	56.33	100.14	29			
Equity capital + allowance for loan and lease losses	4.97	4.97	55	8.17	4.28	88	1.38	5.09	9	1.98	5.57	11			
Tier 1 capital + allowance for loan and lease losses	3.32	6.05	23	5.37	5.65	51	1.84	5.65	12	2.43	6.11	16			
Loans and leases + other real estate owned	0.48	0.97	20	0.74	0.85	46	0.21	0.82	9	0.31	0.86	10			

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0.57	0.39	75	0.34	0.38	54	0.45	0.29	75	0.36	0.29	70			
90+ days past due .....	0.01	0.16	42	0.21	0.16	77	0	0.03	19	0	0.05	19			
Nonaccrual .....	0.41	0.76	31	0.78	0.46	81	0.05	0.48	7	0.27	0.43	31			
Commercial and industrial															
30–89 days past due .....	0.32	0.23	76	0.67	0.31	85	0.17	0.23	54	2.80	0.27	99			
90+ days past due .....	0.03	0.03	66	0.12	0.05	81	0	0.02	32	0	0.01	32			
Nonaccrual .....	0.26	0.75	21	1.24	0.83	74	0.03	0.61	16	0	0.60	10			
Individuals															
30–89 days past due .....	1.68	0.83	87	2.33	0.83	91	2.53	0.68	89	2.13	0.69	88			
90+ days past due .....	0	0.14	40	0	0.17	35	0	0.03	68	0.02	0.03	68			
Nonaccrual .....	0.21	0.28	56	0.31	0.17	71	0.35	0.15	83	0.39	0.21	78			
Depository institution loans															
30–89 days past due .....		0			0			0			0				
90+ days past due .....		0			0			0			0				
Nonaccrual .....		0			0			0			0				
Agricultural															
30–89 days past due .....	18.63	0.17	98	3.01	0.24	97	0	0.11	34	0	0.15	35			
90+ days past due .....	0	0	44	0	0	42	0	0.01	44	0	0	45			
Nonaccrual .....	0	0.49	24	1.77	0.67	81	0	0.46	31	0	0.31	31			
Foreign governments															
30–89 days past due .....		0			0.07										
90+ days past due .....		0			0										
Nonaccrual .....		0.09			0.03										
Other loans and leases															
30–89 days past due .....	0	0.18	15	0.06	0.20	46	0	0.18	23	0	0.12	27			
90+ days past due .....	0	0.01	33	0	0.01	30	0	0	41	0	0	44			
Nonaccrual .....	0.04	0.15	50	0.04	0.13	50	0	0.04	36	0	0.06	36			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Memoranda</b>															
1-4 family	30-89 days past due	0.95	0.65	78	0.50	0.67	46	0.10	0.52	10	0.70	0.56	68		
	90+ days past due	0.03	0.33	52	0	0.31	14	0	0.04	22	0	0.06	22		
	Nonaccrual	0.62	0.89	43	0.48	0.73	40	0.03	0.61	5	0.76	0.65	68		
Revolving	30-89 days past due	1.01	0.48	84	0.18	0.45	21	0.03	0.36	22	1.69	0.29	97		
	90+ days past due	0.09	0.03	84	0	0.05	24	0	0.02	37	0	0.02	35		
	Nonaccrual	0.71	1.13	46	1.08	1	72	0.08	0.35	32	2.84	0.42	95		
Closed-end	30-89 days past due	0.95	0.65	78	0.54	0.70	49	0.12	0.54	16	0.38	0.63	41		
	90+ days past due	0.03	0.38	49	0	0.35	16	0	0.05	24	0	0.06	24		
	Nonaccrual	0.62	0.87	44	0.42	0.70	36	0.01	0.64	7	0.09	0.68	12		
Junior lien	30-89 days past due	0.01	0.02	57	0.02	0.02	50	0.02	0.02	69	0	0.03	12		
	90+ days past due	0	0	32	0	0	29	0	0	38	0	0	36		
	Nonaccrual	0.16	0.04	92	0.06	0.04	67	0.01	0.03	42	0.09	0.04	77		
Commercial real estate	30-89 days past due	0.42	0.26	75	0.27	0.18	76	0.57	0.16	92	0.26	0.15	77		
	90+ days past due	0	0.02	23	0.29	0.03	97	0	0.02	31	0	0.02	31		
	Nonaccrual	0.32	0.62	34	0.90	0.23	96	0.06	0.41	19	0.11	0.33	25		
Construction and development	30-89 days past due	0.26	0.28	63	3.23	0.28	97	0.97	0.17	91	1.34	0.18	93		
	90+ days past due	0	0.01	35	0	0.02	33	0	0	44	0	0.01	42		
	Nonaccrual	0	0.41	11	4.62	0.20	97	0	0.18	21	0	0.21	18		
1-4 family	30-89 days past due	0	0.03	28	0	0.06	25	0.97	0.07	96	1.34	0.05	97		
	90+ days past due	0	0	42	0	0	41	0	0	48	0	0	46		
	Nonaccrual	0	0.03	27	0	0.02	30	0	0.04	37	0	0.04	35		
Other	30-89 days past due	0.26	0.22	71	3.23	0.20	97	0	0.06	28	0	0.08	26		
	90+ days past due	0	0	40	0	0.01	35	0	0	45	0	0.01	44		
	Nonaccrual	0	0.35	12	4.62	0.17	97	0	0.10	25	0	0.12	25		
Multifamily	30-89 days past due	0	0.09	22	0.10	0.08	72	0	0.03	36	0.06	0.04	78		
	90+ days past due	0	0	45	0	0	41	0	0	46	0	0	45		
	Nonaccrual	0	0.11	20	0	0.05	21	0	0.04	34	0	0.05	33		
Nonfarm non-residential	30-89 days past due	0.58	0.23	83	0.18	0.14	68	0.99	0.17	96	0.29	0.14	81		
	90+ days past due	0	0.02	26	0.40	0.03	97	0	0.02	34	0	0.02	33		
	Nonaccrual	0.45	0.80	40	0.99	0.28	95	0.12	0.52	27	0.22	0.40	43		
Owner Occupied	30-89 days past due	0.12	0.07	74	0	0.07	8	0.04	0.08	54	0	0.06	13		
	90+ days past due	0	0	33	0	0.01	26	0	0	38	0	0.01	35		
	Nonaccrual	0.37	0.27	66	0.36	0.16	81	0.08	0.20	38	0.04	0.16	27		
Other	30-89 days past due	0.47	0.14	86	0.18	0.07	83	0.95	0.07	98	0.29	0.06	92		
	90+ days past due	0	0.01	33	0.40	0.01	97	0	0.01	39	0	0.01	39		
	Nonaccrual	0.08	0.44	26	0.64	0.10	96	0.03	0.22	41	0.18	0.16	66		
Farmland	30-89 days past due	0	0.11	30	0	0.23	23	0	0.09	32	0	0.10	34		
	90+ days past due	0	0	45	0	0.01	42	0	0	46	0	0	45		
	Nonaccrual	0.72	1.13	54	0.64	0.84	57	0	0.49	27	0	0.44	28		
Credit card	30-89 days past due		0.95			1.19			1.03			0.83			
	90+ days past due		0.63			0.78			0.26			0.22			
	Nonaccrual		0.05			0.11			0.07			0.08			

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	688,117	688,117	579,969	576,513	
Retained earnings	231,280	195,511	102,164	61,340	
Accumulated other comprehensive income (AOCI)	24,786	-4,199	-9,294	-6,209	
Common equity tier 1 minority interest	1,522,978	1,418,532	180,044	173,100	
Common equity tier 1 capital before adjustments/deductions	2,467,161	2,297,961	852,883	804,744	
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	925,986	951,222	365,200	302,055	
Accumulated other comprehensive income-related adjustments	64,767	-10,970	-11,781	-7,912	
Other deductions from common equity tier 1 capital	0	0	0	0	
Subtotal:	1,476,408	1,357,709	499,464	510,601	
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	
Common equity tier 1 capital	1,476,408	1,357,709	499,464	510,601	
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	0	0	0	0	
Non-qualifying capital instruments	0	0	0	0	
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	
Additional tier 1 capital before deductions	0	0	0	0	
Less: Additional tier 1 capital deductions	0	0	0	0	
Additional tier 1 capital	0	0	0	0	
<b>Tier 1 Capital</b>	1,476,408	1,357,709	499,464	510,601	
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	24,846	24,807	24,767	24,727	
Non-qualifying capital instruments	0	0	0	0	
Total capital minority interest not included in tier 1 capital	0	0	0	0	
Allowance for loan and lease losses in tier 2 capital	133,481	44,599	28,980	24,850	
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity			0	0	
Tier 2 capital before deductions	158,327	69,406	53,747	49,577	
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	
Tier 2 capital	158,327	69,406	53,747	49,577	
Exited advanced approach tier 2 capital					
Total capital	1,634,735	1,427,115	553,211	560,178	
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	18,658,750	17,027,790	6,066,613	5,646,412	
Less: Deductions from common equity tier 1 capital	925,986	951,222	365,200	302,055	
Less: Other deductions	0	0	0	0	
Total assets for leverage ratio	17,732,764	16,076,568	5,701,413	5,344,357	
Total risk-weighted assets	10,692,806	10,439,218	4,667,840	4,339,084	
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Common equity tier 1 capital, column A	13.81	12.35	79	13.01	12.11	76	10.70	12.37	25	11.77	11.95	56			
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46	0	0	50	0	0	50			
Tier 1 capital, column A	13.81	13.08	72	13.01	12.78	63	10.70	13.03	16	11.77	12.68	40			
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0	50	0	0	50			
Total capital, column A	15.29	15.23	58	13.67	14.36	45	11.85	14.48	9	12.91	14.15	31			
Total capital, column B	0	0.39	46	0	0.38	46	0	0	50	0	0	50			
Tier 1 leverage	8.33	9.13	29	8.45	9.76	15	8.76	10.37	17	9.55	10.04	40			
Supplementary leverage ratio, advanced approaches HCs		8.72			7.41										

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets .....	0	0	0	0			
Total property and casualty assets .....	0	0	0	0			
Reinsurance recoverables (P/C) .....							
Total life and health assets .....	0	0	0	0			
Reinsurance recoverables (L/H) .....							
Separate account assets (L/H) .....	0	0	0	0			
<hr/>							
Total insurance underwriting equity .....	0	0	0	0			
Total property and casualty equity .....	0	0	0	0			
Total life and health equity .....	0	0	0	0			
Total insurance underwriting net income .....	0	0	0	0			
Total property and casualty .....	0	0	0	0			
Total life and health .....	0	0	0	0			
<hr/>							
Claims and claims adjusted expense reserves (P/C) .....	0	0	0	0			
Unearned premiums (P/C) .....	0	0	0	0			
Policyholder benefit and contractholder funds (L/H) .....	0	0	0	0			
Separate account liabilities (L/H) .....	0	0	0	0			
Insurance activities revenue .....	0	0	0	0			-100.00
Other insurance activities income .....	0	0	0	0			-100.00
Insurance and reinsurance underwriting income .....	0	0	0	0			
Premiums .....	0	0	0	0			
Credit related insurance underwriting .....	0	0	0	0			
Other insurance underwriting .....	0	0	0	0			
Insurance benefits, losses, expenses .....	0	0	0	0			
Net assets of insurance underwriting subsidiaries .....	0	0	0	0			
Life insurance assets .....	97,702	95,573	58,380	47,000		2.23	116.35

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets .....	0	0	39	0	0.01	37	0	0	48	0	0	47			
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..		53.67			51.47			66.67			75				
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..		46.33			48.53			33.33			25				
Separate account assets (L/H) / Total life assets .....		11.24			7.26			0			0				
<hr/>															
Insurance activities revenue / Adjusted operating income .....	0	0.41	11	0	0.47	11	0	0.46	19	0	0.44	17			
Premium income / Insurance activities revenue .....		2.84			7.32			0			0.01				
Credit related premium income / Total premium income .....		38.23			34.91			50			60				
Other premium income / Total premium income .....		61.77			65.09			50			40				
<hr/>															
Insurance underwriting net income / Consolidated net income .....	0	0.03	44	0	0.08	39	0	0	48	0	0	47			
Insurance net income (P/C) / Equity (P/C) .....		15.59			19.86			72.25			31.81				
Insurance net income (L/H) / Equity (L/H) .....		3.62			5.13										
Insurance benefits, losses, expenses / Insurance premiums .....		447.82			233.61			116.87			136.34				
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0.15			0			0				
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0.15			0			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	42	0	0	49	0	0	49			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	6.08	11.03	32	6.85	11.51	35	11.10	13.70	35	8.81	14.86	23			
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000) .....			0			0			0			0			
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.75	37	0	1.39	34	0	0	49	0	0	49			

BHC Name

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### Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Foreign Activities</b>					
Total foreign loans and leases	0	221	0	0	
Real estate loans	0	221	0	0	
Commercial and industrial loans	0	0	0	0	
Loans to depository institutions and other banks acceptances	0	0	0	0	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans	0	0	0	0	
Other foreign loans	0	0	0	0	
Lease financing receivables	0	0	0	0	
<b>Debt securities</b>					
Debt securities	0	0	0	0	
Interest-bearing bank balances	0	0	0	0	
Total selected foreign assets	0	221	0	0	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans	0	0.87	31	0	1.25	31		0			0				
Cost: Interest-bearing deposits		0.42			1.19			1.85			0.84				
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		5.18			27.03										
Commercial and industrial loans		0.64			0.29			3.83			4.38				
Foreign governments and institutions		0			0										
<b>Growth Rates</b>															
Net loans and leases	-100	-2.40	1		22.48			-27.26			22.03				
Total selected assets	-100	2.04	2		12.40			5.03			-5.54				
Deposits		3.46			10.36			-2.42			-22.72				

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	272,966	678,163	1,222,996	1,515,756		-59.75	
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	272,966	678,163	1,222,996	1,515,756		-59.75	
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Retained credit exposure	10,156	17,661	24,862	12,690		-42.49	
1-4 family residential loans	0	0	0				
Home equity lines	0	0	0				
Credit card receivables	0	0	0				
Auto loans	10,156	17,661	24,862				
Commercial and industrial loans	0	0	0				
All other loans and leases	0	0	0				
Unused commitments to provide liquidity (servicer advance)	0	0	0	0			
Seller's interest carried as securities and loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
Asset-backed commercial paper conduits	0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0			
Liquidity commitments provided to conduit structures	0	0	0	0			

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Activity as a Percent of Total Assets</b>					
Securitization activities	1.43	3.94	20.27	26.89	
1-4 family residential loans	0	0	0	0	
Home equity lines	0	0	0	0	
Credit card receivables	0	0	0	0	
Auto loans	1.43	3.94	20.27	26.89	
Commercial and Industrial loans	0	0	0	0	
All other loans and leases	0	0	0	0	
Asset-backed commercial paper conduits	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	
Liquidity commitments provided to conduit structures	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>					
1-4 family residential loans	15.54	18.03	9.20	7.34	
Home equity lines	1.41	1.97	2.03	2.37	
Credit card receivables	0	0	0	0	
Auto loans and other consumer loans	27.42	25.98	45.65	52.11	
Commercial and industrial loans	14.26	5.27	7.25	7.17	
All other loans and leases	41.38	48.75	35.86	31	

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## Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure	3.72	2.60	2.03		
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans	3.72	2.60	2.03		
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	
Seller's interest carried as securities and loans	0	0	0	0	
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure	0.69	1.30	4.98	2.49	
Total retained credit exposure and asset sale credit exposure	0.80	1.43	4.98	2.49	

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	14,341	36,878	51,197	70,100			-61.11
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total 30-89 days past due securitized assets	14,341	36,878	51,197	70,100			-61.11
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	1,323	3,115	5,767	9,035			-57.53
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total 90+ days past due securitized assets	1,323	3,115	5,767	9,035			-57.53
Total past due securitized assets	15,664	39,993	56,964	79,135			-60.83
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	9,384	22,605	33,202	44,049			-58.49
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total net losses on securitized assets	9,384	22,605	33,202	44,049			-58.49

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### Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans	5.25	5.44	4.19	4.62	
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	5.25	5.44	4.19	4.62	
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans	0.48	0.46	0.47	0.60	
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0.48	0.46	0.47	0.60	
Total past due securitized assets percent of securitized assets	5.74	5.90	4.66	5.22	
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans	3.44	3.33	2.71	2.91	
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	3.44	3.33	2.71	2.91	
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	0.95	0.54	0.12	0.38	
Home equity lines	1.01	0.18	0.03	1.69	
Credit card receivables					
Commercial and industrial loans	0.32	0.67	0.17	2.80	
All other loans and leases	0.88	0.80	1.01	0.75	
Total managed loans past due 30–89 days	0.94	1.07	1.73	2.11	
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	0.03	0	0	0	
Home equity lines	0.09	0	0	0	
Credit card receivables					
Commercial and industrial loans	0.03	0.12	0	0	
All other loans and leases	0	0.19	0	0.01	
Total managed loans past due 90+ days	0.02	0.17	0.10	0.16	
<b>Total Past Due Managed Assets</b>					
	0.96	1.25	1.83	2.27	
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans	0	-0.01	0	0	
Home equity lines	0	0.01	0	0	
Credit card receivables					
Commercial and industrial loans	0.04	0.34	0.04	0.01	
All other loans and leases	0.28	0.28	0.40	0.10	
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					
	0.28	0.43	0.91	0.85	

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# Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	0	0	0	0			
Dividends .....	0	0	0	0			
Interest .....	0	0	0	0			
Management and service fees .....	0	0	0	0			
Other income .....	0	0	0	0			
Income from nonbank subsidiaries .....	0	0	0	0			
Dividends .....	0	0	0	0			
Interest .....	0	0	0	0			
Management and service fees .....	0	0	0	0			
Other income .....	0	0	0	0			
Income from subsidiary holding companies .....	0	0	0	0			
Dividends .....	0	0	0	0			
Interest .....	0	0	0	0			
Management and service fees .....	0	0	0	0			
Other income .....	0	0	0	0			
Total income from subsidiaries .....	0	0	0	0			
Securities gains (losses) .....	0	0	0	0			
Other operating income .....	0	0	0	0			
Total operating income .....	0	0	0	0			
<b>Operating Expenses</b>							
Personnel expenses .....	0	0	0	0			
Interest expense .....	0	0	0	0			
Other expenses .....	0	0	0	0			
Provision for loan and lease losses .....	0	0	0	0			
Total operating expenses .....	0	0	0	0			
Income (loss) before taxes .....	0	0	0	0			
Applicable income taxes (credit) .....	0	0	0	0			
Extraordinary items .....				0			
Income before undistributed income of subsidiaries .....	0	0	0	0			
Equity in undistributed income of subsidiaries .....	35,769	22,092	40,824	25,877		61.91	386.12
Bank subsidiaries .....	35,769	22,092	40,824	25,877		61.91	386.12
Nonbank subsidiaries .....	0	0	0	0			
Subsidiary holding companies .....	0	0	0	0			
Net income (loss) .....	35,769	22,092	40,824	25,877		61.91	386.12
<b>Memoranda</b>							
Bank net income .....	35,769	22,092	40,824	25,877		61.91	386.12
Nonbank net income .....	0	0	0	0			
Subsidiary holding companys' net income .....	0	0	0	0			

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# Parent Company Balance Sheet

	Dollar Amount in Thousands							Percent Change		
	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	12/31/2016	1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	944,183	100	879,429	100	672,839	100	631,644		7.36	158.59
Common and preferred stock .....	944,183	100	879,429	100	672,839	100	631,644		7.36	158.59
Excess cost over fair value .....	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0			
Other receivables .....	0	0	0	0	0	0	0			
Investment in nonbank subsidiaries .....	0	0	0	0	0	0	0			
Common and preferred stock .....	0	0	0	0	0	0	0			
Excess cost over fair value .....	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0			
Other receivables .....	0	0	0	0	0	0	0			
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0			
Common and preferred stock .....	0	0	0	0	0	0	0			
Excess cost over fair value .....	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0			
Other receivables .....	0	0	0	0	0	0	0			
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0			
Securities .....	0	0	0	0	0	0	0			
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution .....	0	0	0	0	0	0	0			
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0			
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	0			
Intangible assets .....	0	0	0	0	0	0	0			
Other assets .....	0	0	0	0	0	0	0			
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0			
Total assets .....	944,183	100.00	879,429	100.00	672,839	100.00	631,644		7.36	158.59
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0			
Securities sold (repos) .....	0	0	0	0	0	0	0			
Commercial paper .....	0	0	0	0	0	0	0			
Other borrowings 1 year or less .....	0	0	0	0	0	0	0			
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0			
Subordinated notes and debentures .....	0	0	0	0	0	0	0			
Other liabilities .....	0	0	0	0	0	0	0			
Balance due to subsidiaries and related institutions .....	0	0	0	0	0	0	0			
Total liabilities .....	0	0	0	0	0	0	0			
Equity Capital .....	944,183	100	879,429	100	672,839	100	631,644		7.36	158.59
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0			
Common stock .....	0	0	0	0	0	0	0			
Common surplus .....	688,117	72.88	688,117	78.25	579,969	86.20	576,513		0.00	90.91
Retained earnings .....	231,280	24.50	195,511	22.23	102,164	15.18	61,340		18.30	3043.25
Accumulated other comprehensive income .....	24,786	2.63	-4,199	-0.48	-9,294	-1.38	-6,209			
Other equity capital components .....	0	0	0	0	0	0	0			
Total liabilities and equity capital .....	944,183	100.00	879,429	100.00	672,839	100.00	631,644		7.36	158.59
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries .....	0	0	0	0	0	0	0			
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0	0			
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0			

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# Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Profitability</b>															
Net income / Average equity capital	3.88	7.29	16	2.81	9.68	7	6.35	11.03	6	3.25	8.67	7			
Bank net income / Average equity investment in banks	3.90	7.45	14	2.90	10.51	5	6.29	11.56	3	4.17	9.11	9			
Nonbank net income / Average equity investment in nonbanks		9.75			7.89			10.83			9.81				
Subsidiary HCs net income / Average equity investment in sub HCs		7.01			8.55			9.40			8.81				
Bank net income / Parent net income	100	88.16	31	100	82.22	35	100	104.73	20	100	104.64	24			
Nonbank net income / Parent net income	0	3.59	14	0	5.93	10	0	0.99	23	0	1.13	22			
Subsidiary holding companies' net income / Parent net income		68.34			74			90.39			90.33				
<b>Leverage</b>															
Total liabilities / Equity capital	0	20.06	3	0	20.43	1	0	9.50	2	0	11.14	2			
Total debt / Equity capital	0	14.41	10	0	14.31	13	0	3.94	26	0	4.62	26			
Total debt + notes payable to subs that issued TPS / Equity capital	0	16.67	6	0	16.36	7	0	7.93	12	0	9.36	12			
Total debt + Loans guaranteed for affiliate / Equity capital	0	14.68	10	0	14.56	13	0	3.98	26	0	4.64	26			
Total debt / Equity capital – excess over fair value	0	14.52	10	0	14.51	13	0	3.94	26	0	4.62	26			
Long-term debt / Equity capital	0	13.56	10	0	13.04	13	0	3.76	28	0	4.39	27			
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	0.03	45	0	0.02	46			
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	40	0	0	46	0	0	46			
Excess cost over fair value / Equity capital	0	0.08	39	0	0.12	38	0	0	46	0	0	46			
Long-term debt / Consolidated long-term debt	0	34.67	10	0	28.44	13	0	15.49	26	0	17.83	25			
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	100	102.81	35	100	103.22	35	100	104.10	36	100	105.17	34			
Total investment in subs / Equity capital	100	110.16	23	100	111.07	22	100	104.38	35	100	105.55	32			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	0	0.47	34	0	0.36	34	0	0.36	36	0	0.56	34			
Equity investment in subs – equity cap / Net income-div (X)	0	1.82	1	0	1.22	1	0	1.18	1	0	1.91	1			
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends		136.59			177.68			113.37			96.31				
Cash from ops + noncash items + op expense / Op expense + dividend		147.24			190.27			123.74			100.80				
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends		134.08			116.34			108.88			101.42				
Pretax operating income + interest expense / Interest expense		2,016.32			1,968.54			1,631.73			1,955.22				
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,539.23			1,632.83			1,015.91			1,082.59				
Dividends + interest from subsidiaries / Interest expense + dividends		150.43			210.80			140.89			107.07				
Fees + other income from subsidiaries / Salary + other expenses		13.95			16.52			3.76			6.15				
Net income / Current part of long-term debt + preferred dividends (X)		35.64			57.11			106.04			71.32				
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	0	3.85	24	0	2.64	28	0	1.59	31	0	1.68	30			
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due		0.10			0.04			0			0				
Nonaccrual		1.03			0.54			0.70			0.46				
Total		1.13			0.58			0.70			0.46				
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0.10	46	0	0	49	0	0	50			
To subsidiary holding companies	0	0	49	0	0	49	0	0	50	0	0	50			
Total	0	0.05	46	0	0.10	46	0	0	49	0	0	49			
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	0	2.66	14	0	5.62	12	0	0.14	27	0	0.15	27			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0.08	38	0	0.19	36	0	0	49	0	0	49			

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## Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....		81.10			57.84			87.25			100.86				
Dividends declared / Net income .....	0	42.29	4	0	33.08	3	0	24.10	9	0	32.32	8			
Net income – dividends / Average equity.....	3.88	4.14	47	2.81	6.46	11	6.35	8.12	28	3.25	5.74	21			
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....		132.17			178.13			131.90			106.72				
Dividends from nonbank subsidiaries .....		3.41			7.53			2.83			2.37				
Dividends from subsidiary holding companies.....		4.85			21.40			0			0				
Dividends from all subsidiaries .....		174.85			260.40			144.51			114.69				
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	0	60.28	4	0	66.55	4	0	33.37	10	0	35.18	11			
Interest income from bank subsidiaries.....	0	0.36	20	0	0.54	18	0	0.11	29	0	0.14	28			
Management and service fees from bank subsidiaries .....	0	1.47	37	0	1.55	36	0	0.32	43	0	0.94	41			
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0.01	44	0	0	45			
Operating income from bank subsidiaries .....	0	62.88	3	0	69.36	3	0	35.67	5	0	41.35	5			
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		56.39			82.95			80.47			129.02				
Interest income from nonbank subsidiaries.....		7.38			20.25			0.31			0.63				
Management and service fees from nonbank subsidiaries .....		0.86			1.92			0.17			0.60				
Other income from nonbank subsidiaries.....		0.16			1.06			0.06			0.08				
Operating income from nonbank subsidiaries .....		79.84			150.41			96.62			153.75				
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		43.51			61.23			43.51			58.43				
Interest income from subsidiary holding companies.....		8.40			6.54			0			0.07				
Management and service fees from subsidiary holding companies.....		0.44			0.36			0			-0.14				
Other income from subsidiary holding companies.....		0.01			0.29			0.15			0				
Operating income from subsidiary holding companies.....		55.20			76.49			43.66			58.36				
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....		69.76			67.32			72.95			67.33				
Interest income from bank subsidiaries.....		0.63			0.80			0.55			1.07				
Management and service fees from bank subsidiaries .....		1.87			1.81			0.59			2.14				
Other income from bank subsidiaries.....		0.04			0.03			0.01			0.01				
Operating income from bank subsidiaries .....		82.20			78.80			89.39			79.76				
Dividends from nonbank subsidiaries .....		1.95			2.65			2.65			1.78				
Interest income from nonbank subsidiaries.....		0.73			1.19			0			0				
Management and service fees from nonbank subsidiaries .....		0.02			0.06			0			0				
Other income from nonbank subsidiaries.....		0.01			0.04			0			0				
Operating income from nonbank subsidiaries .....		4.70			7.29			3.33			3.09				
Dividends from subsidiary holding companies.....		2.53			4.52			0			0				
Interest income from subsidiary holding companies.....		0.11			0.20			0			0				
Management and service fees from subsidiary holding companies.....		0			0			0			0				
Other income from subsidiary holding companies.....		0			0			0			0				
Operating income from subsidiary holding companies.....		4.56			6.08			0			0				
Loans and advances from subsidiaries / Short term debt.....		135.13			83.37			854.19			886.47				
Loans and advances from subsidiaries / Total debt .....		27.08			28.33			81.26			74.60				